

PTO/SB/82 (09-03)

Approved for use through 11/30/2005. OMB 0651-0035  
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**REVOCATION OF POWER OF  
ATTORNEY WITH  
NEW POWER OF ATTORNEY  
AND  
CHANGE OF CORRESPONDENCE ADDRESS**

Application Number	10/157,539
Filing Date	5/29/02
First Named Inventor	Amos Aharoni
Art Unit	2165
Examiner Name	TBA
Attorney Docket Number	014528-620CIP

I hereby revoke all previous powers of attorney given in the above-identified application.

A Power of Attorney is submitted herewith.

OR

I hereby appoint the practitioners associated with the Customer Number: 24964

Please change the correspondence address for the above-identified application to:

The address associated with  
Customer Number: 24964

OR

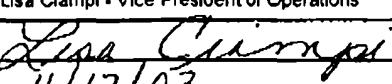
<input type="checkbox"/> Firm or Individual Name			
Address			
Address			
City	State	Zip	
Country			
Telephone	Fax		

I am the:

Applicant/Inventor.

Assignee of record of the entire interest. See 37 CFR 3.71.  
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96)

**SIGNATURE of Applicant or Assignee of Record**

Name	Lisa Ciampi - Vice President of Operations		
Signature			
Date	11/17/03	Telephone	(212) 5310-1920

NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.

Total of 3 forms are submitted.

This collection of information is required by 37 CFR 1.36. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 3 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

PTO/SB/96 (08-03)

Approved for use through 07/31/2008, OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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**STATEMENT UNDER 37 CFR 3.73(b)**Applicant/Patent Owner: The CIT Group/Commercial Services, Inc.Application No./Patent No.: 10/157,539 Filed/Issue Date: 5/29/02Entitled: E-Draft Express

The CIT Group/Commercial Services, Inc., a New York Corporation  
 (Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agency, etc.)

states that it is:

1.  the assignee of the entire right, title, and interest; or2.  an assignee of less than the entire right, title and interest.The extent (by percentage) of its ownership interest is \_\_\_\_\_ %  
 in the patent application/patent identified above by virtue of either:A.  An assignment from the inventor(s) of the patent application/patent identified above. The assignment was recorded in the United States Patent and Trademark Office at Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.**OR**B.  A chain of title from the inventor(s), of the patent application/patent identified above, to the current assignee as shown below:

1. From: Actrade Financial Technologies Ltd. To: The CIT Group/Commercial Services, Inc.  
 The document was recorded in the United States Patent and Trademark Office at  
 Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

2. From: \_\_\_\_\_ To: \_\_\_\_\_  
 The document was recorded in the United States Patent and Trademark Office at  
 Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

3. From: \_\_\_\_\_ To: \_\_\_\_\_  
 The document was recorded in the United States Patent and Trademark Office at  
 Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

Additional documents in the chain of title are listed on a supplemental sheet.

 Copies of assignments or other documents in the chain of title are attached.

[NOTE: A separate copy (i.e., the original assignment document or a true copy of the original document) must be submitted to Assignment Division in accordance with 37 CFR Part 3, if the assignment is to be recorded in the records of the USPTO. See MPEP 302.08]

The undersigned (whose title is supplied below) is authorized to act on behalf of the assignee.

11/17/03  
 Date  
(212) 536-1920  
 Telephone number

Lisa Ciampi

Typed or printed name

Lisa Ciampi  
 Signature

Vice President - Operations

Title

This collection of information is required by 37 CFR 3.73(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

## PATENT ASSIGNMENT

PATENT ASSIGNMENT dated as of September 11, 2003, made by Actrade Financial Technologies Ltd. (f/k/a Actrade International Ltd.), a Delaware corporation ("Assignor"), in favor of The CIT Group/Commercial Services, Inc., a New York corporation ("Assignee").

Assignor owns the patent applications and issued patents listed on Schedule 1 attached hereto (the "Patents"). Pursuant to the Asset Purchase Agreement, dated as of September 11, 2003, between Assignor and Assignee, Assignor agreed to transfer, assign, and otherwise convey to Assignee all of Assignor's right, title, and interest in, to, and under the Patents. Assignor hereby confirms this assignment for purposes of filing the same with the United States Patent and Trademark Office. The parties therefore agree as follows.

For good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Assignor hereby transfers, assigns, and otherwise conveys to Assignee, all of Assignor's right, title, and interest in, to, and under the following:

1. the Patents and
2. all proceeds of the foregoing, including, without limitation, any claim by Assignor against third parties for past, present, or future infringement of the Patents.

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NO. 0094 P. 6/9

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Assignor has caused this Patent Assignment to be duly executed and authorized as of the date hereof.

ACTRADE FINANCIAL TECHNOLOGIES, LTD.

By

Name: Richard McCormick  
Title: Chief Executive Officer

THE CIT GROUP/COMMERCIAL SERVICES,  
INC.

By

Name: Lisa Ciampi  
Title: Vice President

## SCHEDULE 1

## U.S. Patent Applications

<u>Title</u>	<u>U.S. Patent Applications</u>
Internet Financing Methods Using Trade Acceptance Drafts	09/357,279
Financing Methods Via the Internet Using Trade Acceptance Drafts	09/565,350
E-DRAFT Corporate L/C	10/047,157
E-TAD L/C	10/047,868
E-DRAFT Collection	10/103,532
E-DRAFT Express	10/157,539

STATE OF ) DAVID HARRIS  
            ) Notary Public, State of New York  
            ) No. 01HAG018826  
COUNTY OF ) Qualified in Nassau County  
            ) Commission Expires Jan. 19, 2027

On this 11 day of September, 2003, before me personally came Robert M. Lavelle to me known to be the person who signed the foregoing instrument and who being duly sworn by me did depose and state that [he, she] is the Chief Executive Officer of Actrade Financial Technologies Ltd.; [he, she] signed the instrument in the name of Actrade Financial Technologies Ltd.; and [he, she] had the authority to sign the instrument on behalf of Actrade Financial Technologies Ltd.

David Harris  
Notary Public

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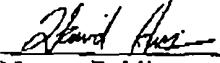
NO. 0094 P: 9/9

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STATE OF )  
COUNTY OF )

DAVID HARRIS  
Notary Public, State of New York  
No. 01HA8018826  
Qualified in Nassau County  
Commission Expires Jan. 19, 2027

On this 11 day of September, 2003, before me personally came  
Lisa Giampi, to me known to be the person who signed the foregoing instrument and who  
being duly sworn by me did depose and state that [he, she] is the Vice President of  
The CIT Group/Commercial Services, Inc.; [he, she] signed the instrument in the name of  
The CIT Group/Commercial Services, Inc.; and [he, she] had the authority to sign the  
instrument on behalf of The CIT Group/Commercial Services, Inc.

  
\_\_\_\_\_  
Notary Public